Titles of most frequently occurring classifications of patents returned
from a search of 10697774 on Jun 14 , 2007

   5 705/39   (2 OR, 3 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)
        705/39   ...Including funds transfer or credit transaction

   5 705/40   (5 OR, 0 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)   -
        705/39   ...Including funds transfer or credit transaction
        705/40   ....Bill distribution or payment

   3 705/35   (1 OR, 2 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)

   3 705/42   (1 OR, 2 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)
        705/39   ...Including funds transfer or credit transaction
        705/42   ....Remote banking (e.g., home banking)

   3 705/45   (3 OR, 0 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)
        705/39   ...Including funds transfer or credit transaction
        705/45   ....With paper check handling

   2 705/38   (2 OR, 0 XR)
        Class 705   DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
        705/1   .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
        705/35   ..Finance (e.g., banking, investment or credit)
        705/38   ...Credit (risk) processing or loan processing (e.g.,
mortgage)

Most frequently occurring classifications of patents returned
from a search Of 10697774 on Jun 14 , 2007

Original Classifications
5   705/40
3   705/45
2   705/39
2   705/38

Cross-Reference Classifications
3   705/39
2   705/35
2   705/42

Combined Classifications
5   705/39
5   705/40
3   705/35
3   705/42
3   705/45
2   705/38

20040199463	90
20060206427	73
20050086136	65
20030158811	57
20030200107	56
20060248009	53
20050108149	53
20050228733	53
20060212385	53
20030050892	53
20050097050	53
20070022051	51
20050044043	50
20030208445	50
20040210521	50
20050234833	50
20060131395	50
20070043683	50
20070050292	50

PLUS Search Results for S/N 10697774 Searched Jun 14, 2007.
The Patent Linguistic Utility System (PLUS) is a USPTO automated search system for
U.S. Patents from 1971 to present. PLUS is a query-by-example search system which
produces a list of patents that are most closely related linguistically to the
application searched. This search was prepared by the staff of the Scientific and
Technical Information Center, SIRA.
20040199463
20060206427
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20030200107
20060248009
20050108149
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20030208445
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20060131395
20070043683
20070050292

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approval 4
approved 4
approving 10
associated 8
automated 8
awaiting 4
batch 92
batches 20
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caused 3
change 2
changes 3
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communicated 6
communicates 6
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comprise 4
comprising 80
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confirmed 8
confirming 10
conform 6
conforms 9
continuous 18
correct 9
correspond 6
corresponds 15
creating 1
current 12
customer 16
data 18
date 2
depicting 13
depiction 9
depicts 6
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determining 20
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error 32
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executable 6
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highlighting  15
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hyperlink  6
identifying  9
implemented  66
indicating  3
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instructions  6
item  68
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least  45
link  30
links  12
list  21
location  41
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medium  6
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module  16
obtain  9
obtaining  1
one  117
ones  2
operator  6
order  6
originator  5
outgoing  4
party  1
pending  18
performed  3
performing  6
plurality  36
point  1
portion  36
presentation  5
presenting  51
processed  5
processes  1
processing  80
query  15
readable  6
reading  3
ready  4
received  11
receives  5
receiving  31
record  21
recording  2
rejected  25
reporting  4
request  13
required  48
respective  30
response  30
responsible  1
retrieves  3
retrieving  4
ruler  8
selected  3
selection  15
sending  2
sent  1
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steps   35
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summary   6
system   19
table   2
third   1
time   2
tracked   29
tracking   25
tracks   4
transaction   59
transactions   5
whether   6
within   17
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(20040199463 20060206427 20050086136 20030158811 20030200107 20060248009 20050108149
20050228733 20060212385 20030050892 20050097050 20070022051 20050044043 20030208445
20040210521 20050234833 20060131395 20070043683 20070050292).pn.

Full text Files

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show files
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[File 15] **ABI/Inform(R)** 1971-2007/Jun 14

[File 16] **Gale Group PROMT(R)** 1990-2007/Jun 13

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Jun 13

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Jun 13

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Jun 11

[File 13] **BAMP** 2007/Jun W2

[File 75] **TGG Management Contents(R)** 86-2007/Jun W1

[File 95] **TEME-Technology & Management** 1989-2007/Jun W2

[File 9] **Business & Industry(R)** Jul/1994-2007/Jun 12

[File 20] **Dialog Global Reporter** 1997-2007/Jun 15

[File 476] **Financial Times Fulltext** 1982-2007/Jun 15

[File 610] **Business Wire** 1999-2007/Jun 15
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2007/Jun 15
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] **McGraw-Hill Publications** 1985-2007/Jun 06
File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

[File 634] **San Jose Mercury** Jun 1985-2007/Jun 14

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Jun 01

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 625] **American Banker Publications** 1981-2007/Jun 11

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; d s
Set      Items    Description
S1     2645496    S (INFORMATION OR DATA OR BATCH OR FILE? ? OR KNOWLEDGE OR
MESSAGE? ?)(3N)(CONTROL OR CONTROLL??? OR PROCESS??? OR HANDL??? OR
IMPLEMENTATION OR EXECUTION) OR EDP OR DATAPROCESS??? OR EPROCESS? OR
E()PROCESS? OR ELECTRONIC()PROCESS?
S2      118939    S S1(7N)(FIND??? OR LOCAT??? OR TRACK??? OR MONITOR??? OR
IDENTIF???)
S3       33169    S (ACH OR CLEARINGHOUSE OR CLEAR???()SYSTEM? ? )(7N)(ORDER? ?
OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS??? OR
EXCHANG??? OR DEAL? ? OR BUY???)
S4         158    S (COLLECT??? OR RECEIV??? OR GET??? OR
ACCEPT???)(7N)(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S5          47    S (CONFIRM? OR VERIF? OR AUTHORIZ? OR AUTHORIS? OR AUTHENTICAT?
OR VALID?)(7N)(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S6         132    S (LICENS??? OR LICENC??? OR APPROV?? OR AUTHORI?ATION OR
ACCEPT? OR PERMIT? OR ALLOW? OR GRANT??? OR AUTHORI??? OR INSPECT???)(7N)
(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S7          15    S S2(7N)S3
S8         456    S S1(7N)S3
S9           0    S S8(7N)S4
S10          0    S S7(7N)S5
S11          0    S S7(7N)S6
S12         18    S S1(3N)(S4:S6)
S13         17    S S12 NOT S7


    t /3,k/all
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9/3,K/1 (Item 1 from file: 16) **Links**
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
05523233   **Supplier Number:** 48371658 **(USE FORMAT 7 FOR FULLTEXT)**

ESD transaction plans now called into question: Clearinghouse pioneer changes direction
Pender, Lee; Pereira, Pedro
Computer Reseller News , p 6
March 23 , 1998

```
...intellectual property as software moves electronically.
     Microsoft Corp., Redmond, Wash., developed the concept of a
clearinghouse to track proof of purchase and
handle data warehousing. But the software giant now is
backing away from the clearinghouse model.
     "The clearinghouse...
```


9/3,K/2 (Item 1 from file: 148) <u>Links</u>
10085654   **Supplier Number:** 20432191 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ESD transaction plans now called into question: Clearinghouse pioneer changes direction.(LittleNet LLC now OrderTrust, electronic software distribution) (Company Business and Marketing)

Pender, Lee; Pereira, Pedro
Computer Reseller News , n781 , p6(1)
March 23 , 1998
ISSN: 0893-8377
Language: English
Record Type: Fulltext
Word Count: 398   **Line Count:** 00038


```
...intellectual property as software moves electronically.
     Microsoft Corp., Redmond, Wash., developed the concept of a
clearinghouse to track proof of purchase and
handle data warehousing. But the software giant now is
backing away from the clearinghouse model.
     "The clearinghouse...
```


9/3,K/3 (Item 2 from file: 148) <u>Links</u>
07743773   **Supplier Number:** 16614707 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FOLIO AND PARTNERS ANNOUNCE THE INFORMATION MARKETPLACE MODEL, CLEARING THE WAY FOR INFORMATION COMMERCE OVER WIDE-AREA NETWORKS

PR Newswire , p0306LA009
March 6 , 1995
Language: ENGLISH

Record Type: FULLTEXT
Word Count: 2052   Line Count: 00181


```
...re-purposing such information.
     Folio and CCC will also work together to establish a
neutral
clearinghouse to provide services for transaction
tracking, aggregation and billing. Credit authorization and
data processing will be provided by a third-party service
bureau. By ensuring the confidentiality of research...
```

9/3,K/4 (Item 1 from file: 621) **Links**
Gale Group New Prod.Annou.(R)

04078871   **Supplier Number: 131722536 (USE FORMAT 7 FOR FULLTEXT)**
**ABN AMRO Announces Rollout of Web ACH Services Through CheckFree's PEP+
Exchange; PEP+ Exchange Will Enable ABN AMRO to Provide Corporate Customers
With 24x7 Direct Internet Access to a Suite of ACH Information and Self-Service
Capabilities.**

PR Newswire , p NA
May 5 , 2003
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1211


```
...the bank's cash management system, ABN AMRO's corporate
customers will
have access to ACH information to view transaction detail,
generate and receive control total information, and
monitor file status via the web.  Customers will also be able to
schedule their respective ACH processing calendars via the bank's
Web
interface.
     PEP+ Exchange will enhance efficiency in the bank's
ACH operations due to customer self-service for control
totals, warehouse inquiries, file monitoring and calendars.
The bank and its customers will also gain significant risk
savings through
Electronic...
```

9/3,K/5 (Item 1 from file: 9) **Links**
Business & Industry(R)

01507308 Supplier Number: 24206697 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
ESD transaction plans now called into question -- Clearinghouse pioneer changes

direction
(LitleNet LLC's decision to refocus on areas of electronic business other than electronic software comes as channel struggles with hurdles of delivering software through cyberspace)

Computer Reseller News , p 06
March 23, 1998
Document Type: Journal **ISSN:** 0893-8377 (United States)
Language: English **Record Type:** Fulltext
Word Count: 366 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

TEXT:

...intellectual property as software moves electronically.

Microsoft Corp., Redmond, Wash., developed the concept of a
clearinghouse to **track** proof of **purchase** and
handle data warehousing. But the software giant now is
backing away from the clearinghouse model.

"The clearinghouse...

9/3,K/6 (Item 1 from file: 20) <u>Links</u>
Dialog Global Reporter
(c) 2007 Dialog. All rights reserved.
28958288 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
ABN AMRO Announces Rollout of Web ACH Services Through CheckFree's PEP+ Exchange

PR NEWSWIRE (US)
May 05, 2003
Journal Code: WPRU **Language:** English **Record Type:** FULLTEXT
Word Count: 1113
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...the bank's cash management system, ABN AMRO's corporate
customers will
have access to **ACH** information to view **transaction** detail,
generate and receive **control** total **information,** and
monitor file status via the web. Customers will also be able to
schedule their respective ACH...

PEP+ **Exchange** will enhance efficiency in the bank's **ACH**

5

operations   due to customer self-service for **control** totals,
warehouse   inquiries, **file monitoring** and calendars. The bank
and its   customers will also gain significant risk savings
through
Electronic...
 9/3,K/7 (Item 1 from file: 613)   **Links**
PR Newswire

00975630   20030505ATM004 **(USE FORMAT 7 FOR FULLTEXT)**
ABN AMRO Announces Rollout of Web ACH Services

PR Newswire
Monday , May 5, 2003   09:01 EDT
Journal Code: PR **Language**: ENGLISH **Record Type**: FULLTEXT
 Document Type: NEWSWIRE
Word Count: 1,142

Text:

 ...the bank's cash management system, ABN AMRO's
corporate
customers will have access to **ACH** information to view
transaction detail,
generate and receive **control** total **information**, and
monitor file status via
the web. Customers will also be able to schedule their
respective ACH
processing calendars via the bank's Web interface.
    PEP+ **Exchange** will enhance efficiency in the bank's **ACH**
operations due to
customer self-service for **control** totals, warehouse inquiries,
file monitoring
and calendars. The bank and its customers will also gain
significant risk
savings through Electronic...

 9/3K/8 (Item 1 from file: 348) **Links**
EUROPEAN PATENTS
01930027
Secure transaction management
Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung
Procede et dispositif de gestion de transactions securisees

Patent Assignee:

• **Intertrust Technologies Corp.**; (2434323)
    955 Stewart Drive; Sunnyvale, CA 94085; (US)
    (Applicant designated States: all)

Inventor:

● **Ginter, Karl L.**
10404 43rd Avenue; Beltsville, MD 20705; (US)

● **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito, CA 94530; (US)

● **Shear, Victor H.**
5203 Battery Lane; Bethesda, MD 20814; (US)

● **Van Wie, David M.**
51430 Williamette Street, 6; Eugene, OR 97401; (US)

Legal Representative:

● **Beresford, Keith Denis Lewis (28273)**
BERESFORD & Co. 16 High Holborn; London WC1V 6BX; (GB)

	Country	Number	Kind	Date	
Patent	EP	1555591	A2	20050720	(Basic)
	EP	1555591	A3	20051123	
Application	EP	2005075672		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 147
NOTE: 23
NOTE: Figure number on first page: 23

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			
Application:English			

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total Word Count (Document A) 195030			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 195030			

Specification: ...in the use of secured information, and greater standardization of tools and processes for electronic **transaction** management. VDE can be used to create an adaptable environment that fulfills the needs of...

9/3K/9 (Item 2 from file: 348) <u>Links</u>
EUROPEAN PATENTS

01888484

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

• **Intertrust Technologies Corp.**; (2434320)
    460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
    (Applicant designated States: all)

Inventor:

• **Ginter, Karl L.**
    10404 43rd Avenue; Beltsville,Maryland 20705; (US)

• **Shear, Victor H.**
    5203 Battery Lane; Bethesda,Maryland 20814; (US)

• **Spahn, Francis J.**
    2410 Edwards Avenue; El Cerrito,California 94530; (US)

• **Van Wie, David M.**
    1780 East 25th Avenue; Eugene, OR 97403; (US)

Legal Representative:

• **Smith, Norman Ian et al (36041)**
    fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1526472	A2	20050427	(Basic)
	EP	1526472	A3	20060726	
Application	EP	2004078254		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-017/60; G06F-009/46

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00	A	I	F	B	20060101	20060616	H	EP
G06F-0009/46	A	I	L	B	20060101	20050309	H	EP

Abstract Word Count: 151
NOTE: 75
NOTE: Figure number on first page: 75

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			
Application:English			

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200517	355
SPEC A	(English)	200517	167222
Total Word Count (Document A) 167604			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167604			

Specification: ...are performed remote to VDE controlled content end-user VDE locations by assessing, for example, **purchases**, and/or requests, for electronic properties by a given VDE installation. Applications for such reconciliation...

9/3K/10 (Item 3 from file: 348) <u>Links</u>
EUROPEAN PATENTS
(c) 2007 European Patent Office. All rights reserved.
01869029
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

• **ELECTRONIC PUBLISHING RESOURCES, INC.**; (976840)
    460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
    (Applicant designated States: all)

Inventor:

• **Ginter, Karl L.**
    10404 43rd Avenue; Beltsville, Maryland 20705; (US)

• **Shear, Victor H.**
    5203 Battery Lane; Bethesda, Maryland 20814; (US)

• **Spahn, Francis J.**
    2410 Edwards Avenue; El Cerrito, California 94530; (US)

• **Van Wie, David M.**
    1250 Lakeside Drive; Sunnyvale, California 94086; (US)

Legal Representative:

● **Smith, Norman Ian et al (36041)**
  fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1515216	A2	20050316	(Basic)
	EP	1515216	A3	20050323	
Application	EP	2004078194		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 144
NOTE: 75C
NOTE: Figure number on first page: 75C

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total Word Count (Document A) 167486			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167486			

Specification: ...greatly improved flexibility in the use of secured information, and greater standardization of tools and **processes** for electronic **transaction** management. VDE can be used to create an adaptable environment that fulfills the needs of...

9/3K/11 (Item 4 from file: 348) <u>Links</u>
EUROPEAN PATENTS
01752676
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

• ELECTRONIC PUBLISHING RESOURCES, INC.; (976840)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

• Ginter, Karl L.
10404 43rd Avenue; Beltsville Maryland 20705; (US)

• Shear, Victor H.
5203 Battery Lane; Bethesda Maryland 20814; (US)

• Spahn, Francis J.
2410 Edwards Avenue; El Cerrito California 94530; (US)

• van Wie, David M.
1250 Lakeside Drive; Sunnyvale California 94086; (US)

Legal Representative:

• Smith, Norman Ian et al (36041)
fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1431864	A2	20040623	(Basic)
	EP	1431864	A3	20050216	
Application	EP	2004075701		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 151
NOTE: 77
NOTE: Figure number on first page: 77

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
SPEC A	(English)	200426	166929
Total Word Count (Document A) 168379			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 168379			

Specification: ...electronic information security, usage administration, and communication and may support:

(a) secure electronic distribution of **information**, for example commercial literary properties,

(b) secure electronic **information** usage **monitoring** and reporting,

(c) secure financial **transaction** capabilities related to both electronic information and/or appliance usage and other electronic credit and...

9/3K/12 (Item 1 from file: 349) <u>Links</u>
PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rights reserved.
01435247
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX

Patent Applicant/Patent Assignee:

- **SAP AG**; Dietmar-Hopp-Allee 16, 69190 Walldorf
  DE; DE (Residence); DE (Nationality)
  (For all designated states except: US)

- **W**

- **NN Ramesh**
  #No.528/7, 12th 'A' Cross, A-sector, Yelahanka, New Town, 560064 Bangalore; IN; IN (Residence); IN (Nationality);

Legal Representative:

- **SCHIUMA Daniele et al(agent)**
  Muller-Bore & Partner, Grafinger Strasse 2, 81671 Munich; DE;

	Country	Number	Kind	Date
Patent	WO	2006117680	A2	20061109
Application	WO	2006IB1401		20060227
Priorities	US	2005656598		20050225
	WO	2005US19961		20050603
	US	2005145464		20050603
	WO	2005US21481		20050617
	US	2005155368		20050617
	WO	2005US22137		20050624
	US	2005166065		20050624
	US	2005729480		20051021
	US	2006364538		20060227

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KN; KP; KR; KZ; LC;
LK; LR; LS; LT; LU; LV; LY; MA; MD; MG;
MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ;
OM; PG; PH; PL; PT; RO; RU; SC; SD; SE;
SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT;
TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM;
ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 349333

9/3K/13 (Item 2 from file: 349) **Links**
PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rights reserved.
00761424
**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE
DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR
IMPLEMENTATION OF TECHNOLOGY**
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE
PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION
D'UNE TECHNIQUE

Patent Applicant/Patent Assignee:

• **ACCENTURE LLP**; 100 South Wacker Drive, Chicago, IL 60606
    US; US(Residence); US(Nationality)

Legal Representative:

● **BRUESS Steven C(agent)**
   Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903; US;

	Country	Number	Kind	Date
Patent	WO	200073930	A2	20001207
Application	WO	2000US14458		20000524
Priorities	US	99321360		19990527

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 149456

Detailed Description:

...banking and
portfolio management. The consumer owns the JavaWallet that will
be used to complete **purchases** and banking **transactions**. The user
may set spending limits and can **monitor** spending through an
auditable transaction log. Privacy of all data is protected through the
use...

 9/3K/14 (Item 3 from file: 349) <u>Links</u>
PCT FULLTEXT
00344642
**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND
ELECTRONIC RIGHTS PROTECTION**
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE
PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Patent Assignee:

• ELECTRONIC PUBLISHING RESOURCES INC;
; ;

	Country	Number	Kind	Date
Patent	WO	9627155	A2	19960906
Application	WO	96US2303		19960213
Priorities	US	95388107		19950213

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication
Language: English
Filing Language:
Fulltext word count: 207972

Detailed Description:

...relates to systems and techniques that manage, including
meter and/or limit and/or otherwise **monitor** use of electronically
stored and/or disseminated **information**. The invention
- 1
particularly relates to **transactions**, conduct and arrangements
that make use of, including consequences of use of, such systems
and...

?   t /3,k/all

  12/3,K/1 (Item 1 from file: 20) **Links**
Dialog Global Reporter
(c) 2007 Dialog. All rights reserved.
02595229 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**FSTC Publishes the Bank Internet Payment System (BIPS) Specification Enabling
Payments Through Banks Over the Internet**

BUSINESS WIRE
August 24, 1998
Journal Code: WBWE   **Language:** English   **Record Type:** FULLTEXT
Word Count: 951
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...over the Internet to the Glenview E-mail system, where it is extracted,
parsed, and **processed.**
    The payment **data** is translated into a **valid ACH**
transaction file that is then forwarded to the Glenview

```
mainframe ACH system for standard ACH processing. Depending...
```

12/3,K/2 (Item 1 from file: 810) <u>**Links**</u>
Business Wire
(c) 1999 Business Wire . All rights reserved.
0897753 BW1257

FSTC : FSTC Publishes the Bank Internet Payment System (BIPS) Specification Enabling Payments Through Banks Over the Internet

August 24, 1998

Byline: Business Editors

```
...over
the Internet to the Glenview E-mail system, where it is
extracted,
parsed, and processed.
      The payment data is translated into a valid ACH
transaction file
that is then forwarded to the Glenview mainframe ACH system for
standard ACH processing. Depending...
```

?

? t /3,k/all

13/3,K/1 (Item 1 from file: 15) <u>Links</u>
ABI/Inform(R)
01233435   98-82830
Sterling to debut low cost, turnkey solution

Sraeel, Holly
Bank Systems & Technology   v33n6 pp: 27
Jun 1996
ISSN: 1045-9472 Journal Code: BSE
Word Count: 482
Text:

```
...using 820, 823 or 835 format); corporate customer proprietary
file
processing; merge lock box and ACH files and daily
file processing.

For FEDI originations, VECTOR:Outsource will accept ANSI X.12
820,
835, NACHA and corporate customer proprietary files, translating
them to
the...
```

13/3,K/2 (Item 1 from file: 16) <u>Links</u>
Gale Group PROMT(R)
04381328   **Supplier Number: 46425663 (USE FORMAT 7 FOR FULLTEXT)**

Sterling to Debut Low Cost, Turnkey Solution
Bank Systems + Technology , p 27
June , 1996
Language: English . **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 407

```
...using 820,823 or 835 format); corporate customer proprietary
file
processing; merge lock box and ACH files and daily
file processing.
      For FEDI originations, VECTOR: Outsource will accept ANSI
X.12
820,835, NACHA and corporate customer proprietary files,
```

```
translating them
to the...
```

13/3,K/3 (Item 1 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
0018365091   **Supplier Number:** 133239168 (USE FORMAT 7 OR 9 FOR FULL TEXT)
In Brief: Fidelity National Unit May Acquire Vendor.(Brief Article)

Bills, Steve
American Banker , 170 , 114 , 17
June 15 , 2005
Document Type: Brief Article
ISSN: 0002-7561
Language: English
Record Type: Fulltext
Word Count: 253   **Line Count:** 00025

```
...he said. It also tracks items by their method of clearing --
such as
image replacement document, image exchange, or ACH -- and can
automatically choose the best collection method.
        Fidelity Information Services provides core processing
services to nearly 2,800 companies and item processing services
to more
than 1,100...
```

13/3,K/4 (Item 1 from file: 9) <u>Links</u>
Business & Industry(R)
03679206 Supplier Number: 133239168 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
In Brief: Fidelity National Unit May Acquire Vendor.

American Banker , v 170 , n 114 , p 17
June 15, 2005
Document Type: Newspaper; News Brief **ISSN:** 0002-7561 (United States)
Language: English **Record Type:** Fulltext
Word Count: 236 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

TEXT:

```
...he said. It also tracks items by their method of clearing --
such as
image replacement document, image exchange, or ACH -- and can
automatically choose the best collection method.
```

Fidelity **Information** Services provides core **processing**
services to nearly 2,800 companies and item processing services
to more
than 1,100...

13/3,K/5 (Item 1 from file: 20) <u>Links</u>
Dialog Global Reporter
43736248 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In Brief: Fidelity National Unit May Acquire Vendor

Steve Bills
AMERICAN BANKER
June 15, 2005
Journal Code: WAMB   **Language:** English   **Record Type:** FULLTEXT
Word Count: 242
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...he said. It also tracks items by their method of clearing   --
such as
image replacement **document,** image exchange, or **ACH** -- and
can automatically choose the best **collection** method.
      Fidelity **Information** Services provides core **processing**
services to nearly 2,800 companies and item processing services
to more
than 1,100...

13/3,K/6 (Item 2 from file: 20) <u>Links</u>
Dialog Global Reporter
37148413 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Major Southeast Bank Selects VECTORsgi for Electronic Payment Servicing;
VECTOR:Outsource For EC Translates 821 EDI Files for Major Bank Customer

BUSINESS WIRE
August 09, 2004
Journal Code: WBWE   **Language:** English   **Record Type:** FULLTEXT
Word Count: 480
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...share is paramount."
      VECTORsgi collaborated with leading cash management banks to
develop
VECTOR:Connexion to **allow** users to **process** proprietary
files, Lockbox and **ACH files** to produce a single
electronic receivables file in any format, and generate
remittance advices

customized...
 13/3,K/7 (Item 1 from file: 610) **Links**
Business Wire
0001139218   I2DEA09E0E9FD11D8ACCEF358B0AA7A7E **(USE FORMAT 7 FOR FULLTEXT)**
Major Southeast Bank Selects VECTORsgi for Electronic Payment Servicing; VECTOR:Outsource For EC Translates 821 EDI Files for Major Bank Customer

Business Wire
Monday , August 9, 2004   T12:01:00Z
Journal Code: BW **Language**: ENGLISH **Record Type**: FULLTEXT
 Document Type: NEWSWIRE
Word Count: 531

...share is paramount."

VECTORsgi collaborated with leading cash management banks to develop
VECTOR:Connexion to **allow** users to **process** proprietary
files, Lockbox and **ACH files** to produce a single
electronic receivables file in any format, and generate
remittance advices
customized...

 13/3,K/8 (Item 1 from file: 636) **Links**
Gale Group Newsletter DB(TM)
02392789   **Supplier Number: 44728329 (USE FORMAT 7 FOR FULLTEXT)**

ACI Announces Performance Standards.
Corporate EFT Report , v 14 , p N/A
June 1 , 1994
Language: English   **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 143
(USE FORMAT 7 FOR FULLTEXT)
Text:

...CO-achbenchmark study demonstrated a throughput level of 1.2
milliontransactions an hour by concurrently **processing** input
anddistributions **files**. The CO-**ach** product combines clearing
withsettlement features, **allowing** access to management
informationrecords online and in real time. According to ACI,

end-of-dayprocessing...

13/3,K/9 (Item 1 from file: 625) <u>Links</u>
American Banker Publications
0295803
* In Brief: Fidelity National Unit May Acquire Vendor

American Banker - June 15, 2005 ; Pg. 17 ; Vol. 170 , No. 114
Document Type: Journal **Language:** English **Record Type:** Fulltext
Word Count: 241

Byline:
By Steve Bills

Text:


```
...he said. It
also tracks items by their method of clearing -- such as image
replacement
```
document, image exchange, or ·**ACH** -- and can automatically
choose the best
collection method.
        Fidelity **Information** Services provides core **processing**
services to nearly
2,800 companies and item processing services to more than
1,100...

13/3,K/10 (Item 1 from file: 268) <u>Links</u>
Banking Info Source
00505672 1072425631 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
In the Eye of the Storm
Yerkes, Mary J
Electronic Payments Journal , v 5 , n 3 , p 1-2 , 2006 **Document Type:** Periodical; News
 Language: English **Record Type:** Abstract

Abstract:


```
...door to door to contact the bank's corporate customers, who
need to
transfer their ACH files to process payroll. Once she
collected all the ACH files, Hood then drove to Baton
Rouge to Parish National's correspondent bank and set up...
```

13/3,K/11 (Item 2 from file: 268) <u>Links</u>
Banking Info Source

00357776 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
EFTPS Year 2000 update
Anonymous
Payments System Report , v 14 , n 2 , p 9-10 , Feb 1999 **Document Type:** Newsletter Article **Article Type:** News **Language:** English **Record Type:** Abstract Fulltext
Word Count: 01389

```
...Reserve Bank systems, the ACH Credit process for tax payment
reporting
was successfully completed. EFTPS receives ACH credit
files for processing tax payments from the Federal Reserve
Bank and NationsBank recommends each Financial Institution
perform Y2K...
```

13/3,K/12 (Item 3 from file: 268) <u>Links</u>
Banking Info Source

00288018 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Sterling to debut low cost, turnkey solution
Sraeel, Holly
Bank Systems & Technology , v 33 , n 6 , p 27 , Jun 1996 **Document Type:** Journal Article **Language:** English **Record Type:** Abstract Fulltext
Word Count: 00482

```
...using 820, 823 or 835 format); corporate customer proprietary
file
processing; merge lock box and ACH files and daily
file processing.
     For FEDI originations, VECTOR:Outsource will accept ANSI
X.12
820, 835, NACHA and corporate customer proprietary files,
translating them
to the...
```

13/3K/13 (Item 1 from file: 348) <u>Links</u>
EUROPEAN PATENTS

01898247
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

Patent Assignee:

• **Intertrust Technologies Corp.**; (2434320)
    460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
    (Applicant designated States: all)

Inventor:

• **Ginter, Karl L.**
    10404 43rd Avenue; Beltsville,Maryland 20705; (US)

• **Shear, Victor H.**
    5203 Battery Lane; Bethesda,Maryland 20814; (US)

• **Spahn, Francis J.**
    2410 Edwards Avenue; El Cerrito,California 94530; (US)

• **Van Wie, David M.**
    1250 Lakeside Drive; Sunnyvale,California 94086; (US)

Legal Representative:

• **Smith, Norman Ian et al (36041)**
    fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1531379	A2	20050518	(Basic)
	EP	1531379	A3	20060222	
Application	EP	2004078195		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00	A	I	F	B	20060101	20050315	H	EP
G06F-0017/60	A	I	L	B	00000000	20050315	H	EP

Abstract Word Count: 151
NOTE: 75
NOTE: Figure number on first page: 75

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			

Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200520	173
SPEC A	(English)	200520	167172
Total Word Count (Document A) 167372			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167372			

13/3K/14 (Item 1 from file: 349) **Links**
PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rights reserved.
01281250
**METHODS AND SYSTEMS FOR THE TRANSFER OF MONEY SERVICES
PROVIDED TO NON-CITIZEN RESIDENTS**
PROCEDES ET SYSTEMES DESTINES AU TRANSFERT DE SERVICES
MONETAIRES FOURNIS A DES RESIDENTS NON NATIONAUX

Patent Applicant/Patent Assignee:

• **GROUPO DIMEX LLC**; Maslon, Edelman, Borman & Brand, LL, 3300 Wells Fargo
   Center, 90 South 7th Street, Minneapolis, Minnesota 55402
   US; US(Residence); US(Nationality)
   (For all designated states except: US)

• **SNOW Michael L**; 2649 Arcola Lane, Wayzata, MN 55391
   US; US(Residence); US(Nationality)
   (Designated only for: US)

• **WATSON Peter H**; 2012 Sheridan Avenue South, Minneapolis, MN 55402
   US; US(Residence); US(Nationality)
   (Designated only for: US)

• **BUCK Ronald G**; 18939 Lazo Court, Tonto Verde, AZ 85263
   US; US(Residence); US(Nationality)
   (Designated only for: US)

Patent Applicant/Inventor:

• **SNOW Michael L**
   2649 Arcola Lane, Wayzata, MN 55391; US; US(Residence); US(Nationality);
   (Designated only for: US)

• **WATSON Peter H**
   2012 Sheridan Avenue South, Minneapolis, MN 55402; US; US(Residence);
   US(Nationality); (Designated only for: US)

• **BUCK Ronald G**
   18939 Lazo Court, Tonto Verde, AZ 85263; US; US(Residence); US(Nationality);
   (Designated only for: US)

Legal Representative:

• **STEFFEY Charles E(et al)(agent)**
Schwegman, Lundberg, Woessner & Kluth, PA, P.O. Box 2938, Minneapolis, Minnesota 55402; US;

	Country	Number	Kind	Date
Patent	WO	200588511	A1	20050922
Application	WO	2005US7731		20050309
Priorities	US	2004551533		20040309

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SM;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 8905

Detailed Description:

...14
message center 656 resides within a bank 602 participating with the system.

Module 654 **collects** the transfer information 652 and forms an **ACH** batch **file 658. ACH batch file 658 is processed** by one or more banks or clearinghouses to move transferred

funds from one or more...

13/3K/15 (Item 2 from file: 349) **Links**
PCT FULLTEXT

01028557
METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONS OVER A PAGING NETWORK
PROCEDE ET APPAREIL DE TRAITEMENT DE TRANSACTIONS FINANCIERES SUR UN RESEAU DE RADIOMESSAGERIE

Patent Applicant/Patent Assignee:

* **WIRELESS CHECKING INC**; 219 South Main Street, Suite B, Elgin, TX 78621
    US; US(Residence); US(Nationality)

Legal Representative:

* **MCSPADDEN William D(et al)(agent)**
    Baker & McKenzie, Suite 2300, 2001 Ross Avenue, Dallas, TX 75201; US;

	Country	Number	Kind	Date
Patent	WO	200358528	A1	20030717
Application	WO	2002US41509		20021227
Priorities	US	200135030		20011228

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 15108

26

Detailed Description:

...for those items are processed on different days than the day that the file is **received**. For example, an **ACH file** may be **processed** on day 1, but the value of that transaction will not be settled between the...

13/3K/16 (Item 3 from file: 349) **Links**
PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rights reserved.
00858353
METHOD AND SYSTEM FOR SETTLEMENT PROCESSING
PROCEDE ET SYSTEME DE TRAITEMENT DE REGLEMENT

Patent Applicant/Patent Assignee:

• **ELECTRONIC DATA SYSTEMS CORPORATION**; 5400 Legacy Drive, H3-3A-O5, Plano, TX 75024
   US; US(Residence); US(Nationality)

Legal Representative:

• **PAGE Steven L(agent)**
   Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024; US;

	Country	Number	Kind	Date
Patent	WO	200191068	A2-A3	20011129
Application	WO	2001US16465		20010521
Priorities	US	2000576416		20000522

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Publication
Language: English
Filing Language: English
Fulltext word count: 12579

Detailed Description:

...processor 18 receives a plurality of
transactions 30 which collectively may be used to
generate **ACH file** 32. Settlement **processor** 18 may also
receive single point correction type transactions 30 from

institutions 20 which may also be used in... institutions 20 of the difference and assist institutions
20 in reconciling the difference by using **ACH file** 32.

Settlement **processor 74 collects information** from,
tables 80 to generate entries in general ledger table 96.

Settlement processor then uses...

13/3K/17 (Item 4 from file: 349) <u>Links</u>
PCT FULLTEXT
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00858343
METHOD AND SYSTEM FOR SETTLEMENT PROCESSOR ROLLUP
PROCEDE ET SYSTEME DE CUMUL DU COMPTE PAR LE PROCESSEUR DE
REGLEMENTS

Patent Applicant/Patent Assignee:

• **ELECTRONIC DATA SYSTEMS CORPORATION**; 5400 Legacy Drive, H3-3A-O5,
  Plano, TX 75024
  US; US(Residence); US(Nationality)

Legal Representative:

• **PAGE STEVEN L(commercial rep.)**
  Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024;
  US;

	Country	Number	Kind	Date
Patent	WO	200191008	A2	20011129
Application	WO	2001US16623		20010521
Priorities	US	2000576169		20000522

Designated States: (All protection types applied unless otherwise stated - for applications
2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Publication
Language: English
Filing Language: English
Fulltext word count: 10938

Detailed Description:

...processor 18 receives a plurality of
transactions 30 which collectively may be used to
generate **ACH file** 32. Settlement **processor** 18 may also
receive single point correction type transactions 30 from
institutions 20 which may also be used in... institutions 20 of the difference and assist institutions
20 in reconciling the difference by using **ACH file** 32.

Settlement **processor** 74 **collects information** from
tables 80 to generate entries in general ledger table 96.

Settlement processor then uses...

Abstract Files

```
show files
```
[File 2] **INSPEC** 1898-2007/Jun W1

[File 35] **Dissertation Abs Online** 1861-2007/May

[File 65] **Inside Conferences** 1993-2007/Jun 15

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/May

[File 256] **TecInfoSource** 82-2007/Oct

[File 474] **New York Times Abs** 1969-2007/Jun 15

[File 475] **Wall Street Journal Abs** 1973-2007/Jun 15

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
File 583: This file is no longer updating as of 12-13-2002.

[File 23] **CSA Technology Research Database** 1963-2007/May

[File 139] **EconLit** 1969-2007/Jun

[File 56] **Computer and Information Systems Abstracts** 1966-2007/May

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)

```
; d s
Set      Items    Description
S1      2402394   S (INFORMATION OR DATA OR BATCH OR FILE? ? OR KNOWLEDGE OR
MESSAGE? ?)(3N)(CONTROL OR CONTROLL??? OR PROCESS??? OR HANDL??? OR
IMPLEMENTATION OR EXECUTION) OR EDP OR DATAPROCESS??? OR EPROCESS? OR
E()PROCESS? OR ELECTRONIC()PROCESS?
S2       66977    S S1(7N)(FIND??? OR LOCAT??? OR TRACK??? OR MONITOR??? OR
IDENTIF???)
S3         506    S (ACH OR CLEARINGHOUSE OR CLEAR???()SYSTEM? ? )(7N)(ORDER? ?
OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS??? OR
EXCHANG??? OR DEAL? ? OR BUY???)
S4           3    S (COLLECT??? OR RECEIV??? OR GET??? OR
ACCEPT???)(7N)(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S5           2    S (CONFIRM? OR VERIF? OR AUTHORIZ? OR AUTHORIS? OR AUTHENTICAT?
OR VALID?)(7N)(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S6           1    S (LICENS??? OR LICENC??? OR APPROV?? OR AUTHORI?ATION OR
ACCEPT? OR PERMIT? OR ALLOW? OR GRANT??? OR AUTHORI??? OR INSPECT???)(7N)
(ACH(3N)(FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S7          14    S S2 AND S3
S8          14    RD (unique items)
S9           4    S (S4 OR S5 OR S6) AND S3

?


    t /3,k/all
```

8/3,K/1 (Item 1 from file: 256) **Links**
TecInfoSource
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02770191   **Document Type:** Company
Transaction Systems Architects Inc (770191)

224 S 108th Ave
Omaha , NE 68154-2684 United States
Telephone: (402) 334-5101
Homepage: http://www.tsainc.com
EMAIL: info@tsainc.com
TICKER: NASDAQ : TSAI

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation
Equity Type: Public

Status: Active
Sales: NA
Revision Date: 00000000

...are employed in processing credit card, debit card, smartcard, check, wire transfer, automated clearing house (**ACH**), and settlement **transactions**. The company's technology operates across the HP Nonstop (TM), HP-UX, IBM Z/OS... ...PaymentWare, AutoDBA, ENGUARD, GoldenGate, and dozens of other products. The systems provide users with transaction **processing, data monitoring** and security, multiple currency processing, and other tools. The firm also provides clients with project...

8/3,K/2 (Item 1 from file: 350) <u>Links</u>
Derwent WPIX
(c) 2007 The Thomson Corporation. All rights reserved.

0014763763 *Drawing available*
WPI Acc no: 2005-111421/200512
XRPX Acc No: N2005-096281
Electronic payment system used in cashless transaction, has receiver processing system with authenticating system which determines authenticity of user and transaction to approve and initiate completion of transaction
Patent Assignee: CHEN G (CHEN-I); ECOMMLINK (ECOM-N)
Inventor: CHEN G

Patent Family (3 patents, 107 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050015332	A1	20050120	US 2003622718	A	20030718	200512	B
WO 2005008446	A2	20050127	WO 2004US23103	A	20040716	200512	E
EP 1646928	A2	20060419	EP 2004778541	A	20040716	200627	E
			WO 2004US23103	A	20040716		

Priority Applications (no., kind, date): US 2003622718 A 20030718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050015332	A1	EN	19	12		
WO 2005008446	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1646928	A2	EN			PCT Application	WO 2004US23103

					Based on OPI patent	WO 2005008446
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR					

Original Publication Data by Authority...**Original Abstracts:**typical and standard electronic transfer. This permits the merchant to take advantage of the lower **ACH transaction** fees with **even greater** convenience and flexibility than the current ATM/POS system. The system supports numerous types of... ... prints, facial recognition and the like. Specifically, once the user is identified, the transaction is **managed** by his membership data on record with **the** transaction **processing** system... ... typical and standard electronic transfer. This permits the merchant to take advantage of the lower **ACH transaction** fees with even greater convenience and flexibility **than the** current ATM/POS system. The system supports numerous types of identification methods from typical credit... ... like. Specifically, once the user is identified, the transaction is managed by his membership data **on** record with the transaction **processing** system. ... House (ACH) system by typical and standard electronic transfer. This permits the merchant to take **advantage** of the lower **ACH transaction** fees with even greater convenience and flexibility than the current ATM/POS **system. The** system supports numerous types of identification methods from typical credit card structures with magnetic data... ... transfert electronique typique et standard. Cela permet au vendeur de tirer profit des frais de **transaction ACH, qui** sont moins eleves, avec encore davantage de confort et de flexibilite qu'avec le systeme ATM/**POS. Le** systeme supporte de nombreux types de techniques d'identification, des structures de cartes de credit...

8/3,K/3 (Item 2 from file: 350) **Links**
Derwent WPIX

0014564499 *Drawing available*
WPI Acc no: 2004-746457/200473
Related WPI Acc No: 2005-201911
XRPX Acc No: N2004-589657
Automated method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file
Patent Assignee: DEGGENDORF T M (DEGG-I)
Inventor: DEGGENDORF T M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040199463	A1	20041007	US 2002422687	P	20021031	200473	B
			US 2003697774	A	20031030		

Priority Applications (no., kind, date): US 2002422687 P 20021031; US 2003697774 A

20031030

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040199463	A1	EN	50	26	Related to Provisional	US 2002422687

...method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file Alerting Abstract ...NOVELTY - An automated clearing house (ACH) file comprising ACH batch including ACH transaction items, is received. The status of the ACH file is **tracked** during ACH **file processing** events such as confirmation, pending and **processing** of the ACH file, ACH batch and ACH transaction items. The **tracked** status of the ACH file is presented, on receiving a status acquisition query. ... storing program for tracking and reporting status of automated clearing house transactions; method for graphically **depicting** error in header information of ACH file; and computer-readable medium storing program for graphically depicting error in header information of... ... USE - For automated tracking and reporting status of automated clearing house (ACH) financial **transactions** in company, through internet.... ... ADVANTAGE - Enables tracking and reporting the status of **ACH** financial **transactions** efficiently and easily.... ... shows a block diagram of the system for tracking and reporting the status of automated **clearing house transactions**.Original Publication Data by Authority**Original Abstracts:** Tracking and reporting status of automated clearing house ("ACH") transactions. An ACH operator **receives** an **ACH** file comprising an **ACH** batch comprising an **ACH transaction** item for **ACH processing**. The operator **tracks** a status of **the ACH** file, batch, and item **during multiple** ACH **processing** events. A customer communicates a query for the status of the ACH file, batch, or... ... status of the ACH file, batch, or item and presents the tracked status to the **customer**. The ACH processing events typically comprise **receiving** the ACH **file**, confirming the ACH file, approving the ACH file, processing the ACH file, processing the ACH batch in the **ACH** file, and processing **the ACH transaction** item in **the ACH** batch. The operator **can** present a graphical depiction of errors the ACH file header, batch header, or item record... ...**Claims:1**. A computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") **transactions** processed by an **ACH** operator, comprising the **steps of**: receiving an **ACH file** for **ACH** processing, the ACH file comprising an **ACH batch that** comprises an **ACH** transaction item; **tracking** a status **of** the ACH file during **each of** a plurality of **ACH file processing** events, the **file processing** events comprising at least one of receiving the ACH file, confirming the ACH file, and... ... of pending the ACH file, processing the ACH file, processing the ACH batch in the **ACH file**, and processing the **ACH transaction** item in **the ACH** batch; and **presenting** the status of the **ACH file** in response to a query to obtain the status of the ACH file.

8/3,K/4 (Item 3 from file: 350) <u>Links</u>
Derwent WPIX

0014108586 *Drawing available*
WPI Acc no: 2004-292874/200427

XRPX Acc No: N2004-232467
Viewer behavior information compilation method for home entertainment system, involves detecting event, and transmitting data corresponding to desired viewing behavior information and detected event, to clearing-house
Patent Assignee: WEBTV NETWORKS INC (WEBT-N)
Inventor: KILLIANEY M A; OZER S; PARK T F; ZIGMOND D J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6704929	B1	20040309	US 1999376632	A	19990818	200427	B

Priority Applications (no., kind, date): US 1999376632 A 19990818

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6704929	B1	EN	16	5	

Original Publication Data by Authority...**Claims:**a tuner, a method of compiling viewer behavior information at the home entertainment system in **order** to conserve **processing** resources at a **central clearinghouse** that **tracks** viewer behavior **information** for a plurality **of** home entertainment systems, the method comprising the acts of:detecting at the home entertainment system...

8/3,K/5 (Item 4 from file: 350) **Links**
Derwent WPIX

0013504819 *Drawing available*
WPI Acc no: 2003-597384/200356
XRPX Acc No: N2003-476110
Bill payment machine for financial institutions, has computer program within microprocessor storing and retrieving payment data through optical check reader that scans check presented on behalf of payor
Patent Assignee: FOSTER J A (FOST-I); GOLASINSKI A (GOLA-I); LYNCH R P (LYNC-I); MUNKATCHY R (MUNK-I); PASSMORE B (PASS-I)
Inventor: FOSTER J A; GOLASINSKI A; LYNCH R P; MUNKATCHY R; PASSMORE B

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030097332	A1	20030522	US 2001833275	A	20010411	200356	B

Priority Applications (no., kind, date): US 2001833275 A 20010411

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030097332	A1	EN	14	2		

Original Publication Data by Authority...**Original Abstracts:**the check of the amount to be paid and will convert the check to an **ACH transaction**. The machine **includes a** programmed computer operating in combination with a touch-type video monitor for prompting the operator... ...**Claims:**generating the audio signal, and for applying the payment of said bill and electronically transmitting **data** pertaining **to** said payment **to** the billor.
8/3,K/6 (Item 5 from file: 350) **Links**
Derwent WPIX

0013228590 *Drawing available*
WPI Acc no: 2003-313443/200330
XRPX Acc No: N2003-249507
Data processing system for checkout rebate scheme for providing rewards to customers of stores, in which user's mobile telephone account may be credited with airtime in accordance with value included within rebate code
Patent Assignee: COOPER R (COOP-I); MCASHBACK LTD (MCAS-N)
Inventor: COOPER R

Patent Family (6 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003025871	A2	20030327	WO 2002GB4194	A	20020916	200330	B
EP 1425688	A2	20040609	EP 2002758616	A	20020916	200438	E
			WO 2002GB4194	A	20020916		
AU 2002324197	A1	20030401	AU 2002324197	A	20020916	200452	E
US 20050010533	A1	20050113	WO 2002GB4194	A	20020916	200506	E
			US 2004489274	A	20040311		
JP 2005503622	W	20050203	WO 2002GB4194	A	20020916	200516	E
			JP 2003529422	A	20020916		
CN 1555538	A	20041215	CN 2002818068	A	20020916	200519	E

Priority Applications (no., kind, date): GB 200122233 A 20010914

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003025871	A2	EN	30	4		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT					

States,Original	KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
EP 1425688	A2	EN			PCT Application	WO 2002GB4194
					Based on OPI patent	WO 2003025871
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002324197	A1	EN			Based on OPI patent	WO 2003025871
US 20050010533	A1	EN			PCT Application	WO 2002GB4194
JP 2005503622	W	JA	52		PCT Application	WO 2002GB4194
					Based on OPI patent	WO 2003025871

...mobile phone user sends a printed rebate code representing a total offer amount relating to **purchased** products, to an operator (211) at a **clearinghouse** location (21). Once the rebate code (119) is validated, the user's mobile telephone account... Original Publication Data by Authority...**Original Abstracts:**printed onto a till receipt (118). A mobile telephone user sends the printed rebate code **to an** operator (211) at a **clearing** house location (21). Once the rebate code (119) is validated, the user's mobile telephone a... ...**Claims:**a plurality of products for purchase, the data including offer data, if any, for each **product**;checkout **processing means** arranged to **identify** ones of the plurality of products and quantities thereof and to calculate a rebate total...

8/3,K/7 (Item 6 from file: 350) **Links**
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0012941472
WPI Acc no: 2003-018148/200301
XRPX Acc No: N2003-014021
Remote ordering system for e-commerce, on-line shopping through mobile device, transmits processed orders received from customer to specific merchant location for fulfilling order
Patent Assignee: BOLLEMAN B (BOLL-I); BROWN K G (BROW-I); BROWNELL E (BROW-I); EDELSTEIN D H (EDEL-I); ELSTON S (ELST-I); LONAC B W (LONA-I); NEMECEK J S (NEME-I); ONTAIN CORP (ONTA-N); SMITH B (SMIT-I); STRASHEK J (STRA-I); WENKOFF C R (WENK-I)
Inventor: BOLLEMAN B; BROWN K G; BROWNELL E; EDELSTEIN D H; ELSTON S; LONAC B W; NEMECEK J S; SMITH B; STRASHEK J; WENKOFF C R

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020143655	A1	20021003	US 2001280105	P	20010402	200301	B
			US 2001287287	P	20010430		
			US 200282057	A	20020226		
CA 2371177	A1	20021002	CA 2371177	A	20020207	200301	E

Priority Applications (no., kind, date): US 2001287287 P 20010430; US 2001280105 P 20010402; US 200282057 A 20020226

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020143655	A1	EN	75	12	Related to Provisional	US 2001280105
					Related to Provisional	US 2001287287
CA 2371177	A1	EN				

Original Publication Data by Authority...**Original Abstracts:**merchants for pick up by the customer at a specific merchant location. The system includes a database or store information directory that contains **information** characterizing order-**processing features** for each **location**. The **information** is **preferably** organized according to a schema corresponding to the organizational structure of the group of merchants... ... merchant locations. The system of the invention allows the remote ordering system to effectively pre-**clear**, pre-process and pre-pay remote **orders** and to effect post-sale settlement and reporting according to guidelines applicable to each specific...

8/3,K/8 (Item 7 from file: 350) **Links**
Derwent WPIX
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0011184399 *Drawing available*
WPI Acc no: 2002-122365/200216
XRPX Acc No: N2002-091786
Debit card information management system has hosts recording card user transaction information and producing report for marketing purposes
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: MCGUIRE J; MOLLETT C J; SCHMUTZ-NUGENT M

Patent Family (4 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001099025	A1	20011227	WO 2001US41066	A	20010620	200216	B
AU 200172023	A	20020102	AU 200172023	A	20010620	200230	E
US 6505772	B1	20030114	US 2000599704	A	20000622	200313	E
EP 1312005	A1	20030521	EP 2001951092	A	20010620	200334	E
			WO 2001US41066	A	20010620		

Priority Applications (no., kind, date): US 2000599704 A 20000622

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001099025	A1	EN	23	5		

National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200172023	A	EN			Based on OPI patent	WO 2001099025
EP 1312005	A1	EN			PCT Application	WO 2001US41066
					Based on OPI patent	WO 2001099025
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

Original Publication Data by Authority...**Original Abstracts:**includes the at least one database (38, 40, 42) for processing transactional information. The debit **transaction** processor (44) authorizes **ACH** or debit **transactions occuring** within the **proprietary** environment. The **ACH** or debit **transaction processor** (44) then **communicates** with the host (36) and at least one financial institution (52, 54, 56, 58) through... ... multi-purpose card, at least one data input device, at least one database, a host, **and** a transaction **processor**. The card is coded to **identify** the rightful cardholder and to identify the services the card holder is entitled to receive... ... information. The host includes the at least one database for processing transactional information. The debit **transaction** processor authorizes **ACH** or debit **transactions** occurring within **the** proprietary environment. **The ACH** or **debit transaction** processor then communicates with the **host** and at **least** one financial institution through a network... ... includes the at least one database (38, 40, 42) for processing transactional information. The debit **transaction** processor (44) authorizes **ACH** or debit **transactions** occuring within the proprietary environment. The **ACH** or debit **transaction processor** (44) then **communicates** with the host (36) and at **least** one financial **institution** (52, 54, 56, 58) through a network (46, 48, 50...

8/3,K/9 (Item 8 from file: 350) **Links**
Derwent WPIX

0011001013 *Drawing available*
WPI Acc no: 2001-626193/200172
XRPX Acc No: N2001-466822
Computer-implemented transaction processing method in e-commerce system, involves authorizing transaction when entity satisfying applicable handling standard is output from clearinghouse system to e-commerce server
Patent Assignee: GREER E C (GREE-I); RAO G (RAOG-I); REDD R (REDD-I); REDDI R (REDD-I); ROHM & HAAS CO (ROHM)
Inventor: GREER E C; RAO G; REDD R; REDDI R

Patent Family (5 patents, 94 countries)

Patent Number	Kind	Date	Application	Kind	Date	Update	Type

			Number				
WO 2001071604	A2	20010927	WO 2001US6365	A	20010228	200172	B
US 20010047273	A1	20011129	US 2000189996	P	20000317	200202	E
			US 2001795887	A	20010228		
AU 200139932	A	20011003	AU 200139932	A	20010228	200210	E
EP 1269374	A1	20030102	EP 2001914559	A	20010228	200310	E
			WO 2001US6365	A	20010228		
TW 511021	A	20021121	TW 2001106287	A	20010508	200353	E

Priority Applications (no., kind, date): US 2001795887 A 20010228; US 2000189996 P 20000317

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001071604	A2	EN	22	2		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
US 20010047273	A1	EN			Related to Provisional	US 2000189996
AU 200139932	A	EN			Based on OPI patent	WO 2001071604
EP 1269374	A1	EN			PCT Application	WO 2001US6365
					Based on OPI patent	WO 2001071604
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
TW 511021	A	ZH				

...Original Titles:ELECTRONIC **TRANSACTION CLEARING SYSTEM** ... ...Electronic **transaction clearing system** ... ...ELECTRONIC **TRANSACTION CLEARING SYSTEM**
Original Publication Data by Authority**Original Abstracts:** Processing an e-commerce **transaction** includes querying a **clearinghouse** system to determine **handling** standards associated with a product. Upon receiving a query identifying a product and an entity...
...**Claims:**claimed is: **1.** A computer-implemented transaction processing method comprising: receiving a query at a **clearinghouse** computer system from an electronic commerce system, the query identifying a product and a first entity; processing clearinghouse data to determine whether the first entity meets a **handling** standard **associated** with **the identified** product; and sending a response to the electronic commerce system indicating whether the first entity...

8/3,K/10 (Item 9 from file: 350) <u>Links</u>
Derwent WPIX

0010637010 *Drawing available*
WPI Acc no: 2001-244020/200125
Related WPI Acc No: 1997-012261; 1998-179632; 1998-241041; 1998-495179; 1998-506090; 2000-365842; 2000-558088; 2000-686548; 2000-686625; 2001-112026; 2001-308034; 2001-315902; 2002-269221; 2003-645145; 2004-533077; 2005-312277; 2005-604264; 2006-362457; 2006-362499
XRPX Acc No: N2001-173738
Tokenless authorization method for electronic payment e.g. at point-of-sale, automatic teller machines or via Internet, using biometrics
Patent Assignee: HOFFMAN N (HOFF-I); INDIVOS CORP (INDI-N); LAPSLEY P D (LAPS-I); LEE J A (LEEJ-I); PARE D F (PARE-I)
Inventor: HOFFMAN N; LAPSLEY P D; LEE J A; PARE D F

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010000535	A1	20010426	US 1994345523	A	19941128	200125	B
			US 1995442895	A	19950517		
			US 1996705399	A	19960829		
			US 1999239570	A	19990129		
			US 2000731536	A	20001206		
US 6950810	B2	20050927	US 1994345523	A	19941128	200563	E
			US 1995442845	A	19950517		
			US 1996705399	A	19960829		
			US 1999239570	A	19990129		
			US 2000731536	A	20001206		

Priority Applications (no., kind, date): US 1995442845 A 19950517; US 1999239570 A 19990129; US 1996705399 A 19960829; US 1995442895 A 19950517; US 1994345523 A 19941128; US 2000731536 A 20001206

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010000535	A1	EN	20	8	C-I-P of application	US 1994345523
					C-I-P of application	US 1995442895
					Continuation of application	US 1996705399
					C-I-P of application	US 1999239570
					C-I-P of patent	US 5613012
					C-I-P of patent	US 5615277
					Continuation of patent	US 5870723
US 6950810	B2	EN			C-I-P of application	US 1994345523
					C-I-P of application	US 1995442845

					C-I-P of patent	US 5615277
					Continuation of patent	US 5870723
					C-I-P of patent	US 6269348

Alerting Abstract ...where biometric sample and PIN are used by tokenless system to authorize automated clearing house (**ACH**) **transaction**. Original Publication Data by Authority...**Claims:**the payor registers a registration biometric sample associated with at least one payor financial account **identifier** and the payee **registers a** payee identification **data;**a party identification apparatus (PIA) having a biometric sensor for input of a biometric sample... ... biometric sample is sent together with payee identification data to the comparator engine and the **message** containing **the** payor's financial account **identifier**(s) is sent from the computer **data processing** center to the PIA only if the bid and registration payee data match and if

8/3,K/11 (Item 10 from file: 350) **Links**
Derwent WPIX

0009922006 *Drawing available*
WPI Acc no: 2000-222201/200019
Related WPI Acc No: 2003-340489; 2006-290300; 2006-351000
XRPX Acc No: N2000-166304
System fraud and visibility data generating apparatus for use in administering wireless system and detecting fraud in their use
Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N)
Inventor: MORTON J W; SMITH T C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6014557	A	20000111	US 1996615962	A	19960314	200019	B

Priority Applications (no., kind, date): US 1996615962 A 19960314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6014557	A	EN	29	12	

...NOVELTY - Output from a data capture device (30) is forwarded to a central **message processor** (50) which is coupled to a memory **location**. Messages belonging to an IS-41 invoke messages are stored in the memory location. Another... Original Publication Data by Authority...**Original Abstracts:**data feed for reducing losses due to fraud, obviating the need for each provider to **purchase** data from a central **clearinghouse**. Monitoring devices are

coupled to existing network links (e.g., SS7 telecommunications links) or network...
...**Claims:**of devices each for monitoring and capturing selected wireless telecommunications messages, each of the plurality **of** monitoring and capture **devices** communicating with **a message** processor having **a memory**, the method comprising the steps of:a. capturing messages transmitted on each of a plurality...

8/3,K/12 (Item 11 from file: 350) **Links**
Derwent WPIX

0009139504 *Drawing available*
WPI Acc no: 1999-060592/199905
XRPX Acc No: N1999-044980
System for use in processing transaction based on visual data of information related to transaction - determines based on format when particular format matches format, location of field in scanned image to which optical character recognition is applied to create data from it, uses OCR to create visual data from location
Patent Assignee: DIRECT EXPRESS LLC (DIRE-N); PLAYSTATION AMERICA INC (PLAY-N)
Inventor: KROUSE L J; STROVINK E F

Patent Family (3 patents, 25 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998057291	A2	19981217	WO 1998US12399	A	19980615	199905	B
EP 996923	A2	20000503	EP 1998930224	A	19980615	200026	E
			WO 1998US12399	A	19980615		
US 6097834	A	20000801	US 1997874312	A	19970613	200039	E

Priority Applications (no., kind, date): US 1997874312 A 19970613

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998057291	A2	EN	52	11		
National Designated States,Original	CA IL JP KR SG					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
EP 996923	A2	EN			PCT Application	WO 1998US12399
					Based on OPI patent	WO 1998057291
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					

Alerting Abstract ...at a point of sale to be converted into legally binding equivalent EFT and or **ACH transactions** overcoming disadvantages and drawbacks associated with tender of negotiable instruments payments at point of sale and unauthorised conversion of same into

equaivalent EFT and **ACH transactions**. Original Publication Data by
Authority...**Claims:**information; ande. an image processor for utilizing optical character
recognition to generate said visual **data** from **said location.>**

8/3,K/13 (Item 12 from file: 350) **Links**
Derwent WPIX

0009139499 *Drawing available*
WPI Acc no: 1999-060586/199905
XRPX Acc No: N1999-044974
Data processing system - Provides unified referral arrangement for low cost access, selection and confirmation of promotional relationships
Patent Assignee: MESSER S D (MESS-I)
Inventor: MESSER S D

Patent Family (13 patents, 32 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998057285	A1	19981217	WO 1998US7494	A	19980414	199905	B
AU 199871164	A	19981230	AU 199871164	A	19980414	199920	E
US 5991740	A	19991123	US 1997871921	A	19970610	200002	E
NO 199905897	A	20000128	WO 1998US7494	A	19980414	200016	E
			NO 19995897	A	19991202		
EP 996910	A1	20000503	EP 1998918194	A	19980414	200026	E
			WO 1998US7494	A	19980414		
CN 1260059	A	20000712	CN 1998805970	A	19980414	200054	E
AU 734419	B	20010614	AU 199871164	A	19980414	200140	E
KR 2001013548	A	20010226	KR 1999711555	A	19991208	200154	E
NZ 501674	A	20011221	NZ 501674	A	19980414	200210	E
			WO 1998US7494	A	19980414		
JP 2002512718	W	20020423	WO 1998US7494	A	19980414	200243	E
			JP 1999502388	A	19980414		
MX 214634	B	20030606	WO 1998US7494	A	19980414	200419	E
			MX 199911207	A	19991203		
IL 133437	A	20050320	IL 133437	A	19980414	200523	E
CN 1573764	A	20050202	CN 1998805970	A	19980414	200532	E
			CN 200410003320	A	19980414		

Priority Applications (no., kind, date): US 1997871921 A 19970610

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998057285	A1	EN	28	7		
National Designated States,Original	AU CA CN IL IS JP KP KR MX NO NZ SG					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
AU 199871164	A	EN			Based on OPI patent	WO 1998057285
NO 199905897	A	NO			PCT Application	WO 1998US7494
EP 996910	A1	EN			PCT Application	WO 1998US7494

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				Based on OPI patent	WO 1998057285
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE				
AU 734419	B	EN		Previously issued patent	AU 9871164
				Based on OPI patent	WO 1998057285
NZ 501674	A	EN		PCT Application	WO 1998US7494
				Based on OPI patent	WO 1998057285
JP 2002512718	W	JA	39	PCT Application	WO 1998US7494
				Based on OPI patent	WO 1998057285
MX 214634	B	ES		PCT Application	WO 1998US7494
IL 133437	A	EN		Based on OPI patent	WO 1998057285
CN 1573764	A	ZH		Division of application	CN 1998805970

...**Original Titles:DATA PROCESSING** SYSTEM FOR INTEGRATED **TRACKING** AND MANAGEMENT OF COMMERCE RELATED ACTIVITIES ON A PUBLIC ACCESS NETWORK... ...**Data processing** system for integrated **tracking** and management of commerce related activities on a public access network... ...**DATA PROCESSING** SYSTEM FOR INTEGRATED **TRACKING** AND MANAGEMENT OF COMMERCE RELATED ACTIVITIES ON A PUBLIC ACCESS NETWORK Original Publication Data by Authority...**Original Abstracts:**A data processing system manages transaction related **information** generated on **a network** of interconnected public access computers, including **monitoring** purchases and providing referral fee accounting based thereon. The integrated software package establishes a platform... ... A data processing system manages transaction-related information generated on a network of interconnected public **or private** access computers, including **monitoring** purchases and providing referral fee accounting based thereon. The integrated software package establishes a platform... **Claims:**In a **data processing system for** establishing, managing and **tracking** commercial **transactions** undertaken on a wide access network, comprising:a Content Provider site interconnected to said network... ... programmed to record information about a purchase made by said USER and to communicate said **purchase information** back to said **Clearinghouse** site, wherein said **purchase information** is used by said **Clearinghouse** server to allocate **credit** to the Content Provider.

8/3,K/14 (Item 13 from file: 350) <u>Links</u>
Derwent WPIX
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0007901603 *Drawing available*
WPI Acc no: 1996-287820/199630
XRPX Acc No: N1996-241593
Car antitheft protection using cellular mobile radio of GSM-standard - using central exchange to monitor upwards radio channel and trigger alarm if status message not received
Patent Assignee: ALCATEL (COGE); ALCATEL SEL AG (COGE)
Inventor: EHLERT E

Patent Family (6 patents, 6 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
DE 4445180	A1	19960620	DE 4445180	A	19941217	199630	B
EP 718164	A1	19960626	EP 1995119117	A	19951205	199630	E
FI 199506056	A	19960618	FI 19956056	A	19951215	199640	E
EP 718164	B1	20000809	EP 1995119117	A	19951205	200039	E
DE 59508626	G	20000914	DE 59508626	A	19951205	200046	E
			EP 1995119117	A	19951205		
ES 2148412	T3	20001016	EP 1995119117	A	19951205	200058	E

Priority Applications (no., kind, date): DE 4445180 A 19941217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
DE 4445180	A1	DE	7	2		
EP 718164	A1	DE	9			
Regional Designated States,Original	DE ES FR GB IT SE					
EP 718164	B1	DE				
Regional Designated States,Original	DE ES FR GB IT SE					
DE 59508626	G	DE			Application	EP 1995119117
					Based on OPI patent	EP 718164
ES 2148412	T3	ES			Application	EP 1995119117
					Based on OPI patent	EP 718164

Alerting Abstract ...car is fitted with a radio terminal (MS) of a mobile radio network (MRS), whose **exchange** (SC) monitors an upwards radio channel (**ACH**), on which the end terminal transmits a status message (STBY) in presettable time intervals to... Original Publication Data by Authority...**Claims:**location areas, where the object to be protected is a moving object (CAR), the status **message (STBY)** indicates the **location** area (LOC) of the moving object (CAR), and following the reception (150) of the status **message** (STBY) the **control** centre (SC) checks whether the **location** area (LOC) of the moving object (CAR) has changed (170) and if so an alarm

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 9/3,K/1 (Item 1 from file: 350) **Links**
Derwent WPIX

0016192584 *Drawing available*
WPI Acc no: 2006-724225/200675

Related WPI Acc No: 2005-331650
XRPX Acc No: N2006-569067
Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to be in approved originator list
Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N)
Inventor: LOVE R A; MAURIELLO L N; NELSON D E; RECKORD-YARDE N V; ROBERTSON S L; WILLIAMS R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060206427	A1	20060914	US 2003507294	P	20030930	200675	B
			US 2004953754	A	20040929		
			US 2006416946	A	20060503		

Priority Applications (no., kind, date): US 2003507294 P 20030930; US 2004953754 A 20040929; US 2006416946 A 20060503

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060206427	A1	EN	19	6	Related to Provisional	US 2003507294
					C-I-P of application	US 2004953754

Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to be in approved originator list Original Publication Data by Authority...**Claims:**and to send those ACH payments to the ACH operator on behalf of the ODFI;**receiving an ACH file at the ACH** operator for ACH processing by the ACH operator, the ACH file comprising at least one...

9/3,K/2 (Item 2 from file: 350) <u>Links</u>
Derwent WPIX
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0014983801 *Drawing available*
WPI Acc no: 2005-331650/200534
Related WPI Acc No: 2006-724225
XRPX Acc No: N2005-271354
Automated clearing house payment value tracking method for company, involves processing payment if payment creates accumulated payment value for payments processed during specified time period exceeding pre-set payment cap
Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N)
Inventor: LOVE R A; MAURIELLO L N; RECKORD-YARDE N V; ROBERTSON S L; WILLIAMS R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050086136	A1	20050421	US 2003507294	P	20030930	200534	B
			US 2004953754	A	20040929		

Priority Applications (no., kind, date): US 2003507294 P 20030930; US 2004953754 A 20040929

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050086136	A1	EN	19	5	Related to Provisional	US 2003507294

Alerting Abstract ...NOVELTY - The method involves **receiving** an automated clearing house **(ACH) file**, and finding whether an ACH payment creates an accumulated payment value for payments processed during... ...a flow chart depicting a method for value tracking and reporting of automated clearing house **(ACH) transactions**. Original Publication Data by Authority**Original Abstracts:**Value tracking of automated clearing house ("ACH") payments processed by an ACH operator includes **receiving** an **ACH file for ACH** processing. The **ACH file** comprises **ACH** payments originated by a remote sending point on behalf of a sending customer. A sum... ...**Claims:**of automated clearing house ("ACH") payments processed by an ACH operator, comprising the steps of:**receiving** an **ACH file** for **ACH** processing, the **ACH file** comprising at least one ACH payment originated by a remote sending point on behalf of...

9/3,K/3 (Item 3 from file: 350) <u>Links</u>
Derwent WPIX

0014564499 *Drawing available*
WPI Acc no: 2004-746457/200473
Related WPI Acc No: 2005-201911
XRPX Acc No: N2004-589657
Automated method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file
Patent Assignee: DEGGENDORF T M (DEGG-I)
Inventor: DEGGENDORF T M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040199463	A1	20041007	US 2002422687	P	20021031	200473	B
			US 2003697774	A	20031030		

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040199463	A1	EN	50	26	Related to Provisional	US 2002422687

...for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file Alerting Abstract ...NOVELTY - An automated clearing house (**ACH**) file comprising ACH batch including ACH transaction items, is received. The status of the **ACH file** is tracked during **ACH file** processing events such as **confirmation,** pending and processing of the **ACH file, ACH** batch and **ACH transaction** items. The tracked status of the **ACH file** is presented, on **receiving** a status acquisition query. ... storing program for tracking and reporting status of automated clearing house transactions; method for graphically **depicting** error in header information of **ACH** file; and computer-readable medium storing program for graphically depicting error in header information of... ... USE - For automated tracking and reporting status of automated clearing house (**ACH**) financial **transactions** in company, through internet.... ... ADVANTAGE - Enables tracking and reporting the status of **ACH** financial **transactions** efficiently and easily.... ... shows a block diagram of the system for tracking and reporting the status of automated **clearing house transactions.Original** Publication Data by Authority**Original Abstracts:** Tracking and reporting status of automated clearing house ("**ACH**") **transactions.** An **ACH operator receives** an **ACH** file comprising an **ACH batch** comprising an **ACH transaction** item for **ACH processing.** The operator **tracks** a status of the **ACH** file, batch, and item during multiple ACH processing events. A customer communicates a query for... ... or item and presents the tracked status to the customer. The ACH processing events typically **comprise** receiving the ACH file, confirming the ACH file, approving the ACH file, processing the ACH file, processing the **ACH batch** in the **ACH file,** and processing **the ACH transaction** item in **the ACH** batch. The operator **can** present a graphical depiction of errors the ACH file header, batch header, or item record... ...**Claims:1.** A computer-implemented method for tracking and reporting the status of automated clearing house ("**ACH**") transactions processed by an ACH operator, comprising the steps of: receiving an ACH file for... ... ACH file processing events, the file processing events comprising at least one of receiving the **ACH file,** confirming **the ACH file,** and approving the **ACH file** and at **least one** of pending **the ACH file,** processing the **ACH file,** processing the **ACH** batch in the **ACH file,** and processing the **ACH transaction** item in **the ACH** batch; and **presenting** the status of the **ACH file** in response to **a** query to obtain the status of the ACH file.

9/3,K/4 (Item 4 from file: 350) <u>Links</u>
Derwent WPIX

0013576301 *Drawing available*
WPI Acc no: 2003-670829/200363
XRPX Acc No: N2003-535656

Financial transaction request processing method for financial transaction processing system by exporting transaction table to ACH (automated clearing house) file after all transaction data sets have been transferred to corresponding tables
Patent Assignee: WIRELESS CHECKING INC (WIRE-N)
Inventor: CHADWICK J D; KIZER R D; TERRY J F

Patent Family (3 patents, 100 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030125969	A1	20030703	US 200135030	A	20011228	200363	B
WO 2003058528	A1	20030717	WO 2002US41509	A	20021227	200363	E
AU 2002358295	A1	20030724	AU 2002358295	A	20021227	200421	E

Priority Applications (no., kind, date): US 200135030 A 20011228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030125969	A1	EN	25	7		
WO 2003058528	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2002358295	A1	EN			Based on OPI patent	WO 2003058528

Financial transaction request processing method for financial transaction processing system by exporting transaction table to ACH (automated clearing house) file after all transaction data sets have been transferred to corresponding tables ...not been activated are transferred from the temporary transaction table to a history table. The **transaction** table is exported into an **ACH** file for transmission on an ACH network. Original Publication Data by Authority...**Original Abstracts:**to execute the transaction, executing the financial transaction, sending a transaction confirmation message in the **form** of a paging message, and generating an **ACH file** that includes **the requested** financial **transaction.** Another aspect of **the** invention is a transaction processor system adapted receive and process financial transactions requests by using... ... execute the transaction, executing the financial transaction, sending a transaction confirmation message in the form **of** a paging **message (450),** and generating an **ACH file** that includes the requested financial **transaction (525).** **Another** aspect of the invention is a **transaction** processor system adapted to receive and process financial transactions requests by using the steps described... ... de transaction sous la forme d'un message de radiomessagerie (450), et a produire un **fichier ACH** comprenant la **transaction** financiere demandee (525). Dans un autre mode de realisation, l'**invention** concerne un **systeme** de traitement de **transaction** concu pour recevoir et traiter des

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demandes de transaction financiere selon les etapes decrites ci... ...**Claims:**not been activated from the temporary transaction table to the history table; and exporting the **transaction** table into an **ACH file** for transmission **on** an **ACH** network.